Certificate Number: 16339-PAW-DE-036711972

Bankruptcy Case Number: 22-21397



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on <u>July 26, 2022</u>, at <u>3:48</u> o'clock <u>PM EDT</u>, <u>Jan Willingham</u> completed a course on personal financial management given <u>by telephone</u> by <u>Second Bankruptcy Course</u>, <u>LLC</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: July 26, 2022 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor